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Date of Deposit: August 13, 2008

Attorney Docket No. 07473-038

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Lawrence M. Sherman  
Serial No: 10/817,139  
Filed: April 2, 2004  
For: SYSTEMS AND METHODS OF TARGETING SAVINGS

Examiner: Ojo O. Oyeibisi  
Art Unit: 3696

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

Sir:

Transmitted herewith for filing in the present application are the following documents:

- (1) RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT UNDER 37 C.F.R. 1.121 MAILED AUGUST 8, 2008; AND
- (2) RETURN POST CARD.

If any of the above identified items is not included in this submission, the Office is respectfully requested to contact the undersigned at the telephone number provided.

The Commissioner is hereby authorized to charge the balance due, or to credit any overpayment, to the account of the undersigned, Deposit Account No. 50-0311, referencing Attorney Docket No. 07473-038. A duplicate copy of this transmittal letter is enclosed for this purpose.

Respectfully submitted,

Carol H. Peters

Registration No. 45,010  
MINTZ, LEVIN, COHN, FERRIS  
GLOVSKY and POPEO, P.C.  
Attorneys for Applicant(s)  
One Financial Center  
Boston, MA 02111  
Telephone: 617/348-4914  
Facsimile: 617/542-2241  
email: [cpeters@mintz.com](mailto:cpeters@mintz.com)

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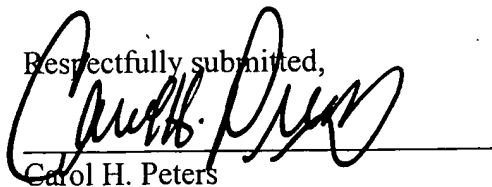
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RESPONSE TO NON-COMPLIANT AMENDMENT

Sir:

Applicant resubmits herewith its response to Restriction Requirement mailed April 17, 2008 in accordance with the Notice of Non-Compliant Amendment under 37 C.F.R. § 1.121. The Notice was issued in response to Applicant's amendment filed on June 24, 2008, which did not have a complete listing of all the claims.

RESPONSE TO RESTRICTION REQUIREMENT MAILED APRIL 17, 2008

Responsive to the Restriction Requirement mailed April 17, 2008, Applicant submits herewith the response to the issues raised therein.

AMENDMENT/ELECTION

Amendment/Election to Claims Pursuant to 37 C.F.R. § 1.121(c)

Applicant respectfully elects Group I claims, including Claims 96-115, as the Examiner's restriction requirement indicates, and cancels Group II claim, namely, Claim 116, as provided below.